



NCARNG Weekly Safety Newsletter



February 27, 2015

North Carolina State Safety Office Contacts

State Safety Manager
COL John Mullinax
X46253

State Occupational
Health Manager
MAJ Christina Henderson
X46206

State Safety Specialist
1SG Gregory Greene
X46420

State Safety Specialist
Waylan Green
X46153

Industrial Hygiene Tech
SFC Wayne Benner
X46388

Lodging Coordinator
Newsletter Editor
Meredith Dixon
X46637

For more information
Visit us at [NCGKO](#)
(CAC Login)



For more Safety
information visit
[US ARMY
SAFETY CENTER](#)



HOW TO PROTECT YOURSELF FROM IDENTITY THEFT

PERSONAL FINANCE

- Examine your credit reports from the major national credit reporting firms at least once a year to make sure no one has established credit in your name or is ruining your credit after stealing your identity.
 - If you have to give out personal or financial information from a public phone or by cell phone, make sure no one is listening or wait until you're in a more secure location.
 - Shred all financial statements, billing statements, and "preapproved" credit card offers and the like before throwing them in the trash or recycling.
 - Minimize the number of identification and credit cards you carry with you.
 - Cancel all credit cards that you have not used in the last six months. Open credit is a prime target if an identity thief spies it in your credit report.
- Consider placing a fraud alert on your account with the three major credit bureaus, freezing your credit, or engaging an identity theft protection service. All of these actions provide an extra layer of security by requiring you to approve the release of your credit information rather than having it supplied automatically.



E-COMMERCE

- Look for evidence that you're doing business on a secure site. In your browser bar, look for https and the lock icon.
- Make sure nobody is standing right behind you when you're using an ATM machine. Always shield your hand and the screen, even if no one's right behind you.
- Pay your bills online using a secure site if that service is available.
- Don't give out your credit card number on the Internet unless it is encrypted on a secure site.

BANKING

- Examine all of your bank and credit card statements each month for mistakes or unfamiliar charges that might be the sign of an identity thief at work.
- Use direct deposit instead of a paper paycheck that could be stolen from your mailbox.
- Don't have new checks mailed to you at home; pick them up at the bank.

PERSONAL SECURITY

- Don't carry your Social Security card with you. Keep it in a safe place at home.
- Don't carry automotive insurance policies in your car. Keep them locked up at home.
- Keep your wallet in your front pocket so a pickpocket can't take it. Hold your purse close against your body through its straps.
- Burglar-proof your home. Keep your financial records and important documents inside a locked filing cabinet or safe.
- Commit all passwords to memory. Never write them down or carry them with you.
- Destroy the hard drive of your computer if you are selling it, giving it to charity, or otherwise disposing of it. Don't just erase the hard drive; physically remove it.

**For more Tips and Information on Preventing Identity Theft visit www.ncpc.org





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STOP Multitasking: It's Making you Less Productive



Ever talked on the phone while driving? Texted while at the dinner table? Checked an email during a meeting? With all the information constantly coming at us, you may feel unproductive if you're *not* doing 10 things at once. The funny thing is, trying to accomplish multiple tasks at once—or multitasking—actually makes you get less done. It also increases stress and can interfere with relationships.

Here's how to stop.

1. TURN OFF THE NOISE

Unplug from technology to maximize focus. Despite popular belief, our brains can only focus on one task at a time. Each time your phone buzzes or email pings, your brain has to pull itself away from the current task and refocus on the distraction. These distractions make you up to 40 percent less productive. When you need to focus, try turning off your phone, email, and social media notifications and check them only at scheduled break times. Following this rule will make you more efficient and better able to focus on the task at hand.

The same goes for relationships. Studies have found that having a phone in sight, even if it's not being used, makes people feel less connected. Putting your phone away helps you be more present and focused in conversation. Whether you're in a meeting, on a date, or just hanging out with friends, ignoring the urge to reach for your phone will boost feelings of trust and closeness.



2. MAKE A TO-DO LIST

Do you feel like you have to multi-task to get everything done in a day?

Make a list of everything you need to get done. This will allow you to see all the tasks in one place. While writing a to-do list, put the items you absolutely have to get done first at the top (for example, paying the power bill due tomorrow) and the less pressing items at the bottom (updating your music library can wait).

3. SCHEDULE OUT YOUR TIME

As a busy Citizen-Soldier, your time is valuable, so treat it that way. Once you've listed all the tasks you have to get through, estimate how much time you should spend on each activity. Set a time limit to focus on only one item at a time. Experts recommend 20-minute intervals to keep your mind sharp. If time is up and you're not making progress, move on to the next task. Come back to it later with fresh eyes and you'll be more efficient.

Once your to-do list is complete with times allotted for each task, tackle one task at a time. Cross off each item as you finish it for an instant motivation boost.

**Article from www.guardyourhealth.com